

In re:
Terry L. Sutton, Jr
Rebecca J. Sutton
Debtors

Case No. 24-12425-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 25, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Terry L. Sutton, Jr, Rebecca J. Sutton, 14 Terry Court, Douglassville, PA 19518-1534
14906645	LoanCare Llc, Attn: Bankruptcy, Po Box 8068, VA 23452
14906647	+ Ridge Pike Dental Care, 1835 Ridge Pike, Royersford, PA 19468-2818

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 26 2024 01:13:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 26 2024 01:14:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14906634	+ EDI: SYNC	Oct 26 2024 04:26:00	Amazon.com, P.O. Box 960013, Orlando, FL 32896-0013
14906635	+ EDI: CAPITALONE.COM	Oct 26 2024 04:32:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14906637	+ Email/Text: bankruptcycollections@citadelbanking.com	Oct 26 2024 01:14:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14906638	+ EDI: CITICORP	Oct 26 2024 04:32:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
14906639	+ EDI: CITICORP	Oct 26 2024 04:32:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14906640	+ EDI: WFNNB.COM	Oct 26 2024 04:32:00	Comenity Capital/Dell, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14906641	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 26 2024 01:14:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14906642	Email/Text: collectionbankruptcies.bancorp@53.com	Oct 26 2024 01:14:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
14906643	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 26 2024 01:13:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
14906636	EDI: JPMORGANCHASE	Oct 26 2024 04:26:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14906644	+ EDI: LENDNGCLUB	Oct 26 2024 04:26:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
14906646	EDI: PRA.COM	Oct 26 2024 04:32:00	Portfolio Recovery Assoc. LLC, PO Box 12914,

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Oct 25, 2024

Form ID: 318

Total Noticed: 21

			Norfolk, VA 23541
14906648	+ EDI: SYNC	Oct 26 2024 04:26:00	Synco/Paypal, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14906649	+ EDI: SYNC	Oct 26 2024 04:26:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14906650	+ EDI: SYNC	Oct 26 2024 04:26:00	Synchrony Bank/Climate Select, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14906651	+ EDI: USAA.COM	Oct 26 2024 04:26:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2024 at the address(es) listed below:

Name	Email Address
BRENNA HOPE MENDELSON	on behalf of Joint Debtor Rebecca J. Sutton tobykmendelson@comcast.net
BRENNA HOPE MENDELSON	on behalf of Debtor Terry L. Sutton Jr tobykmendelson@comcast.net
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONS LENDING CORPORATION bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Terry L. Sutton Jr

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9107

EIN --

Debtor 2

Rebecca J. Sutton

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6620

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 24-12425-pmm

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Terry L. Sutton Jr

Rebecca J. Sutton

10/24/24**By the court:** Patricia M. Mayer
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.